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3 Entered on Docket
4 November 06, 2009

A handwritten signature in black ink, appearing to read "Riegle".

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8 Hon. Linda B. Riegle
9 United States Bankruptcy Judge

10 WILDE & ASSOCIATES
11 Gregory L. Wilde, Esq.
12 Nevada Bar No. 004417
13 208 South Jones Boulevard
14 Las Vegas, Nevada 89107
15 Telephone: 702 258-8200
16 Fax: 702 258-8787
17 Wells Fargo Bank, N.A. as Trustee under POOLING AND SERVICING AGREEMENT dated
18 as of August 1, 2005 Asset-Backed Pass-Through Certificates Series 2005-WHQ4
19 09-75490 / 0324022441

20
21 **UNITED STATES BANKRUPTCY COURT**
22 **DISTRICT OF NEVADA**

23 In Re:

24 Elsa Cruz and Edgar Cruz

25 BK-S-06-12177-lbr

26 MS Motion No.
27 Date: 10/21/09
28 Time: 10:30 a.m.

29 Chapter 13

30 **Debtors.**

31
32 **ORDER RE ADEQUATE PROTECTION**

33 Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing
34 in the above-entitled Court, all appearances as noted on court record, and based upon all the
35 papers and pleadings on file herein and good cause appearing therefor,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtors will cure the
 2 post-petition arrearages currently due as follows:

3	3 Monthly Payments(s) at \$1,707.27	\$5,121.81
4	(May 1, 2009 - July 1, 2009)	
5	3 Monthly Payments(s) at \$1,652.44	\$4,957.32
6	(August 1, 2009 - October 1, 2009)	
7	6 Late Charge(s) at \$92.32	\$553.92
8	(May 1, 2009 - October 1, 2009)	
9	Motion for Relief Filing Fee	\$750.00
10	Attorneys Fees	\$150.00
11	Total	\$11,533.05

9 The total arrearages shall be paid in six monthly installments. Payments one
 10 through five (1-5) in the amount of \$1,922.18 shall be in addition to the regular monthly payment
 11 and shall be due on or before the 20th day of the month commencing with the payment and
 12 continuing throughout and concluding on or before February 20, 2010. The sixth final payment
 13 in the amount of \$1,922.15 shall be paid on or before March 20, 2010.

14 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor
 15 shall give Debtors at least five business days' notice of the time, place and date of sale.

16 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtors shall resume
 17 and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan,
 18 beginning with the November 1, 2009, payment, on Secured Creditor's Trust obligation,
 19 encumbering the subject Property, generally described as 4153 El Oro St. , Las Vegas, NV 89121,
 20 and legally described as follows:

21 Lot 5 in Block 5 of Plata Del Sol Subdivision Tract No.1, as shown by Map thereof on file
 22 in Book 10, of Plats, Page 90, in the Office of the County Recorder of Clark County,
 Nevada.

23 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make
 24 any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured
 25 Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file
 26 and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of
 Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an
 attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth
 (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this

1 Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may
2 thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable
3 State Law, and take any action necessary to obtain complete possession thereof.

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5 Submitted by:

6 WILDE & ASSOCIATES

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8 By G. Wilde #10235
9 GREGORY L. WILDE, ESQ.
10 Attorneys for Secured Creditor
11 208 South Jones Boulevard
Las Vegas, Nevada 89107

12 APPROVED AS TO FORM & CONTENT:

13 Rick A. Yarnall

14 By mgatt 10.28.09

15 Rick A. Yarnall
16 Chapter 13 Trustee
17 701 Bridger Avenue #820
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Narrah F. Newark

By Narrah F. Newark
18 Narrah F. Newark
19 Attorney for Debtors
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